

MILLIONAIRE TOOK PATENT MEDICINE CONTAINING POISON

Nurse Testifies at Inquest That Col. Swope Took a Tonic That Contained Strychnine.

By Associated Press
KANSAS CITY, Feb. 7.—That Colonel Thomas H. Swope, the millionaire, whose death on October 3, has been the subject of diligent inquiry during the past month to determine if he died from poisoning, took a patent medicine containing tonic of iron, quinine and strychnine up to a few days of his death, developed at the inquest over the body in Independence, Mo., today. The testimony was given by Miss Pearl Keller, the colonel's nurse. This was the most significant piece of evidence brought out in the inquest which opened today. Miss Keller cared for the colonel from September 12 until the

day of his death. She testified the millionaire took a mixture in addition to the treatment given by Dr. B. S. Hyde. During the day Mrs. Swope, and Miss Keller were served with subpoenas by an attorney from the office of Frank Walsh, Dr. Hyde's counsel, to appear and give their depositions in the libel suits brought by Hyde against Attorney John Paxton and Drs. Frank Hall and Edward Steward. Hyde has filed a suit for \$100,000 for alleged slander against Paxton and today service was obtained upon the attorney at his request. A similar suit against Paxton was dismissed recently by Hyde in order to keep him from giving his deposition before the inquest began.

duties; processes of insolvency; restrictions on real estate loans; limitations on other investments; and the maximum deposit allowed to an individual. The tabular summary in regard to trust companies shows gaps in legislation in certain states, but in those where a trust company law has been fully worked out, many, if not most of the questions dealt with under the banks are discussed.

PINCHOT IS STILL HARPING ON CONSERVATION

By Associated Press
WASHINGTON, Feb. 8.—"Conservation and the necessity for the passage at the present session of congress of good laws for the protection of the natural resources of the United States," is the keynote of a report just made to the National Conservation association by Gifford Pinchot, who was recently chosen president of the association. Pinchot criticizes the course being taken by congress regarding the nine bills relating to the conservation of natural resources introduced in congress since January 18. One of the bills has been reported from the public lands committee and the other eight are still in the hands of the committee.

FORMER NEVADAN IS ARRESTED AT OAKLAND

By Associated Press
OAKLAND, Feb. 7.—Walter Saling, alias W. G. Niles, was arrested today on an indictment returned by the federal grand jury of Nevada in June 1908. He is charged with stealing, forging and uttering fraudulent government checks to the amount of \$500 while employed in the reclamation service at Fallon, Nevada.

Taft to Stand Sponsor for Federal Incorporation

By Associated Press
WASHINGTON, Feb. 7.—The federal incorporation bill, introduced in congress today, is not to be pressed for passage this session. If the bill should pass, Taft has stated his willingness to stand as sponsor and take the responsibility of having recommended it. Further than this, the president told several callers today he would not make the incorporation tax an administration measure. He declared he felt he had no right to do so, and that it did not rank with the

CANDIDATES FOR GOVERNOR ACTIVE IN CALIFORNIA

By Associated Press
SAN FRANCISCO, Feb. 7.—At a meeting held here today for the purpose of discussing the gubernatorial candidates, the following names were considered: Frank H. Mott, mayor of Oakland; Charles M. Belshaw, of Contra Costa county; Charles H. Bentley, Attorney Charles S. Wheeler, Hiram W. Johnson and Francis J. Heney, of San Francisco; William R. Davis, former mayor of Oakland; former Governor George C. Pardee. No action was taken and the meeting adjourned for one week.

Telephone your name and address and have the Bonanza and S. F. Bulletin delivered at your residence for \$1.25 a month.

SKELETON OF THE GIRL FOUND ON TAMALPAIS IS IDENTIFIED

FRANCE SUFFERING FROM NEW FLOOD

By Associated Press
BESANCON, France, Feb. 7.—A new flood is causing disquietude here. Broad areas are being covered by the river Doubs which is rising at the rate of several inches an hour. All the people living along the river are fleeing.

LENIENCY SHOWN TO AMERICAN IN MEXICAN COURT

By Associated Press
GUADALAHARA, Mexico, Feb. 7.—Judge Palafox said tonight he would carry out the recommendations of the prosecuting attorney regarding the sentence of James A. Cook, the American conductor, to two years and ten months' sentence. The prosecuting attorney claims Cook was guilty of criminal negligence, but that the prisoner will be given the right to proprietary liberty, which means that after half of the sentence is served his release on parole will be permitted. The judge signified his willingness to allow Cook bail in a sum of \$1,500 to \$2,500 gold.

KING GUSTAV IS TAKING OFF WEIGHT

By Associated Press
STOCKHOLM, Feb. 7.—King Gustav was operated on tonight for appendicitis. Official reports state the operation was successful. The king had been suffering from continual internal pains since early Sunday evening. It was not until this evening that physicians diagnosed the case as one of appendicitis, requiring immediate operation.

ARMED NEGROES THREATEN WHITES WITH DEATH

By Associated Press
CHATTANOOGA, Tenn., Feb. 7.—Word comes from Hale's Bar, where the big government lock and dam is under construction, that a bloody race war is imminent. Three hundred negroes armed with Swiss rifles are lined up outside the camp threatening to exterminate the white workmen of whom there are about 150. An automobile with officers has gone there.

MEASLE EPIDEMIC AT LOS ANGELES

By Associated Press
LOS ANGELES, Feb. 7.—An epidemic of measles has broken out among the school children of this city. There are now more than 2,000 cases.

Woman Recorder Belongs to Known Dutch.

By Associated Press
SAN FRANCISCO, Feb. 7.—The girl whose skeleton was found on the slope of Mt. Tamalpais last Thursday was identified tonight to the satisfaction of the police as a young German girl known as "Dutch," who worked in a manicurist shop in San Francisco until a few months ago. The identification was made by Mrs. Eleanor Littlefield, the proprietress of the establishment, who examined the few clothes found on the bones, and looked at the hair, teeth and jewelry found beside the skeleton. Mrs. Littlefield was not able to tell much of the girl except she came by boat "from the north," was young, well formed and comely. The woman said the girl had expressed fear of a man in whose company she was frequently seen, and who the girl said had threatened her life. "Dutch" acted queerly in the Littlefield establishment and left suddenly under peculiar circumstances. The police are of the opinion the girl came from Portland where her jacket was bought.

United States Fire Loss Exceeds That of All Other Countries

By Associated Press
WASHINGTON, Feb. 7.—Fire, stolen from heaven by Prometheus, according to ancient Greek mythology, and as a blessing brought by him to earth in a hollow reed after Zeus had deprived mankind of it, levies upon Americans each year an enormous tax calculated by the United States government officials at almost a million and a half dollars a day and 1,449 lives a year. As a result of an investigation just concluded by officials of the United States Geological Survey it has been ascertained that cheaper fireproof materials can be used to advantage in construction, that three to six times the necessary amount of material is habitually used in structural work in the United States, that the building codes are laxly enforced, that the fire loss in the United States is eight times as much per capita as in any country in Europe and that the great fire waste in the United States is due principally to the predominance of frame buildings and to defective construction and equipment.

Contrast between the small losses by fire to government buildings and the immense losses reported from the country as a whole led the geological survey to make an inquiry as to fire losses in the United States and as to their exact cost to the people. Tests to determine the strength and fire resistance of building materials are still being made by the survey, and although these tests are designed primarily to meet the needs of the government as the largest consumer, their results are available to anyone for general use.

Not one person in a thousand knows that the United States government owns buildings that cost more than \$300,000,000 and is spending \$20,000,000 a year for new buildings. It will be a surprise to everyone, too, to learn that not one cent of insurance against loss by fire is carried on these valuable buildings. Insurance at the ordinary rate would cost half a million dollars a year, and the government avoids this great tax by constructing buildings that are securely fireproof.

To attain this degree of security from fire for government buildings the government has gone to considerable expense and the results obtained fully repay the outlay. From these tests to determine the strength and fire resistance of building materials it has been determined that American builders can with safety use cheaper fireproof material than they do. It has been learned that the difference in cost between fire proof and inflammable buildings is less than generally supposed and the officials predict that this difference will soon become so small that it will cease to encourage the construction of flimsy buildings. It has been found that three to six times the necessary amount of material is habitually used by American builders in structural work. The necessity also is shown for better building codes in cities and especially of a better enforcement of the codes already enacted, if the present enormous fire losses are to be diminished.

After a careful investigation it has been determined that the total cost of fires in the United States in 1907, excluding that of forest fires and the marine losses (in themselves extensive) but including excess cost of fire protection due to bad construction and excess premiums over insurance paid, amounted to the enormous sum of \$456,485,000, a tax on the American people exceeding the total of all the gold, silver, copper, and petroleum produced in the United States in that year. The cost of building construction in 1907 in forty-nine leading cities of the United States reporting a total population of less than 18,000,000, amounted to \$661,076,286, and the cost of building construction for the entire country is conservatively estimated at \$1,000,000,000. Thus it will be seen that nearly one-half of the value of all the new buildings constructed within one year is destroyed by fire. The annual fire cost is greater than the value of the real property and improvements in either Maine, West Virginia, North Carolina, North Dakota, Alabama, Louisiana or Montana. In addition to this waste of wealth and natural resources, 1,449 persons were killed and 5,654 were injured in fires in the United States in 1907.

Monetary Commission Issues Statement on Banking Conditions

By Associated Press
WASHINGTON, Feb. 7.—The banking laws of the states and territories of this country have been summarized and compared in a remarkably clear and useful digest, issued today under the auspices of the National Monetary commission as another output of its exhaustive investigation of banking and financial operations and conditions in this and other countries. This digest, practically unique in its scope, is the work of Samuel A. Welton, of the New York bar, and in its preparation the compiler has had the assistance of the banking officials of most of the state. Although for practical reasons the compilation has been sharply condensed, it makes a volume of 750 pages, so comprehensive in its treatment of the varying laws of the several jurisdictions that it will prove invaluable to all students of banking and of bank legislation and will no doubt be in great demand.

It has not been attempted to present anything but the substance of the statutes, for the reason that a digest dealing with their application or interpretation would involve great labor and fill an amount of space greater than the commission thought proper to give to the subject. The digest deals with the general corporation laws of the states (as distinguished from the banking laws) only where they were peculiarly accessible or the bank statutes left blanks which needed to be supplied. Provisions of the state laws dealing with circulation are omitted as being of no practical value, in view of the present control of circulation by the national banks.

The statutes are systematized as far as possible under the head of each state by division into three general captions—banks, savings banks, and trust companies—but in some cases material which applies to one or more classes is presented under one head.

While it has not been possible, where the statutes went into elaborate detail, to give all their provisions in regard to minor matters, such as the duties of state officials, legal processes, form of pass books, and legal proceedings for assessing stockholders, references are given which will enable a competent attorney to turn quickly to anything desired on these subjects.

One of the most valuable features of the report, from the standpoint of general research, is the summaries of the legislation in each state governing the principal subjects of banking law, in tabular form. There is a table for commercial banks, one for savings banks, and one for trust companies. These tables set forth in a striking and comprehensive way 23 items in the banking statutes of 45 states,

2 territories, and the District of Columbia. Thus, it is possible at a general way the leading features of the law of each state and their comparative relation to the laws of other states. Among the items dealt with in regard to state banks are the minimum capital required; percentage of capital required to be paid in to begin business; when the remainder must be paid; requirements as to surplus; liability of stockholders; number of directors and their qualifications; number of examinations by directors required; special banking supervisor, if any, with his term of office; cases where supervision of banks is assigned to other officials; bank reports required; publication of unclaimed deposits; official examinations; minimum reserve requirements and what proportion of it must be in cash; limitations on loans, including real estate; and provisions regarding branches.

The table relating to state banks shows that the minimum capital requirement is in many cases below that of the national banking law, even since that was reduced in 1900 to \$25,000. Among the cases where the minimum is comparatively low are: Alabama, \$15,000; Colorado, \$10,000; Florida, \$15,000; Kansas, \$10,000; Kentucky, \$15,000; Louisiana, \$10,000; Minnesota, \$10,000; Mississippi, \$10,000; Missouri, \$10,000; Nebraska, \$10,000; Nevada, \$10,000; North Carolina, \$5,000; North Dakota, \$10,000; Texas, \$10,000; Utah, \$10,000; Virginia, \$10,000; Wisconsin, \$10,000; Wyoming, \$10,000. These are in each case the minimum for the smallest communities, and a higher minimum is required in some states in towns above a certain population.

The summary in regard to state supervision shows about half the states to rely upon some other official other than a superintendent or commissioner of banking, although in some of these cases examiners are appointed. Thus, in Alabama, the duty of supervision falls upon the state treasurer; in Arizona, upon the auditor of the territory; in Delaware, upon the insurance commissioner; in Florida, upon the comptroller; in Georgia, upon the state treasurer; in Illinois, Indiana and Iowa, upon the state auditor; in Kentucky, upon the secretary of state; in Nebraska, upon the state banking board, consisting of the governor, auditor, and attorney general; in North Dakota and Oregon, upon a similar board; in North Carolina and Virginia, upon the corporation commission.

The tabular summary in regard to savings banks deals with such questions as whether mutual or stock companies are provided for; qualifications of directors and their

MEMBERS OF PAPER ASSOCIATION PLEAD GUILTY

By Associated Press
NEW YORK, Feb. 7.—Twenty-six manufacturing firms of the paper board association who were indicted by the federal grand jury last December as members of a combination to restrain trade, entered a plea of guilty as an association in the United States circuit court today. Fines of \$2,000 each or \$52,000 in all were imposed and all, except in one case, paid in cash. By pleading guilty as a corporation the individuals who were also indicted with the paper board association, succeeded in having their indictments quashed.

POLITICS HUMMING IN CALIFORNIA

By Associated Press
STOCKTON, Feb. 7.—Ex-speaker of the assembly, R. L. Beardslee of this city today announced he would be a candidate for lieutenant governor at the next state election.